

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-22686-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard S. Herro Sr.
2348 Orchard Crest Blvd
Manasquan, NJ 08736

Yvonne Herro
2348 Orchard Crest Blvd
Manasquan, NJ 08736

Social Security No.: xxx-xx-3000 xxx-xx-5394

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on April 8, 2025.

Dated: April 8, 2025
JAN: wiq

Jeanne Naughton
Clerk

In re:
Richard S. Herro, Sr.
Yvonne Herro
Debtors

Case No. 24-22686-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Apr 08, 2025

User: admin
Form ID: plncf13

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Total Noticed: 127

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard S. Herro, Sr., Yvonne Herro, 2348 Orchard Crest Blvd, Manasquan, NJ 08736-4001
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 340514, Tampa, FL 33694-0514
520496625	Atlantic Radiologists Professional Assoc, PO Box 1262, Indianapolis, IN 46206-1262
520496629	+ Bank of America, c/o Law Offices of Frederic & Associates, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
520496657	++ CORNERSTONE EDUCATION LOAN SERVICES, PO BOX 145132, SALT LAKE CITY UT 84114-5132 address filed with court:, Cornerstone/American Education Services, Pob Box 145122, Salt Lake City, UT 84114
520496636	+ Capital One, c/o Keith Esposito, Esq., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
520496644	+ Cavalry Portfolio Services, c/o Patrick Nemes, Esq., 3705 Quakerbridge Road, Suite 116, Trenton, NJ 08619-1288
520496665	Hackensack University Medical Group, PO Box 95000-4535, Philadelphia, PA 19195-4535
520496664	+ Hackensack University Medical Group, c/o CTech Collections, PO Box 402, Mount Sinai, NY 11766-0402
520496666	Hackensack Meridian Health, PO Box 95000-4535, Philadelphia, PA 19195-4535
520496668	Hackensack University Medical Group, PO Box 95000-4535, Philadelphia, PA 19195-4535
520496670	+ Higher Education Student Assistance Auth, 4 Quakenbridge Plz, Trenton, NJ 08619-1241
520496671	+ Higher Education Student Assistance Auth, c/o Solomon & Solomon, PC, One Columbia Circle, Albany, NY 12203-6383
520496674	Jersey Shore University Medical Center, PO Box 650292, Dallas, TX 75265-0292
520496676	+ Kessler Professional Services, PO Box 827832, Philadelphia, PA 19182-7832
520496678	+ Laboratory Corp of America, c/o Radius Global Solutions, LLC, PO Box 1259, Dept 120957, Oaks, PA 19456-1259
520496685	Meridian Laboratory Physicians PA, PO Box 60280, North Charleston, SC 29419-0280
520496686	+ Merrill Lynch Accounts Rece., PO Box 1501, Pennington, NJ 08534-0671
520496687	+ Mid-Atlantic Surgical Associates, 100 Madison Avenue, Morristown, NJ 07960-6136
520496690	+ Monmouth Ocean Neurology, PC, 1944 Corlies Avenue, Suite 206, Neptune, NJ 07753-5197
520496694	NJ Ezpass, c/o PAM, LLC, PO Box 1642, Milwaukee, WI 53201-1642
520496698	Pendrick Capital Partners II, LLC, c/o Phoenix Financial Services, PO Box 361450, Indianapolis, IN 46236-1450
520497456	+ Richard Herro, 2348 Orchard Crest Blvd, Manasquan, NJ 08736-4001
520496701	+ Sea Girt Physical Medicine, 240 Parker Avenue, Manasquan, NJ 08736-2804
520496705	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
520496706	State of New York Dept of Taxation, c/o Performant Recovery, Inc., PO Box 90056, Pleasanton, CA 94566
520496714	+ Township of Wall Utilities, 2700 Allaire Road, Belmar, NJ 07719-9570
520496717	University Radiology Group PC, PO Box 10175, East Brunswick, NJ 08816-1075
520496716	+ University Radiology Group PC, Attn: RoyalPay, Inc. Box #36, 333 Westchester Avenue, Suite E2204, West Harrison, NY 10604-2910
520496724	+ Wells Fargo Bank, N.A., Attn: Bankruptcy Dept., MAC# T7416-023, 4101 Wiseman Blvd., San Antonio, TX 78251-4200

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2025 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov		

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lm	Email/Text: camanagement@mtb.com	Apr 08 2025 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	^ MEBN	Apr 08 2025 21:26:00	M&T BANK, PO Box 844, Buffalo, NY 14240
520548687	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 08 2025 21:20:50	SPECIALIZED LOAN SERVICING LLC, PO Box 636007, Littleton, CO 80163-6007
520496622	Email/Text: bnc@alltran.com	Apr 08 2025 21:24:06	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520496623	+ Email/PDF: bncnotices@becket-lee.com	Apr 08 2025 21:26:00	American Honda Finance Corp., c/o Alltran Financial, LP, PO Box 722929, Houston, TX 77272-2929
520496624	+ Email/PDF: bncnotices@becket-lee.com	Apr 08 2025 21:35:17	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
520505720	Email/PDF: resurgentbknotifications@resurgent.com	Apr 08 2025 21:35:17	Amex, P.o. Box 981537, El Paso, TX 79998-1537
520496627	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 08 2025 21:35:17	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520496628	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 08 2025 21:25:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
520496630	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 08 2025 21:25:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
520496626	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 08 2025 21:25:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
520507963	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 08 2025 21:25:00	Bank of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
520496633	Email/Text: data_processing@fin-rec.com	Apr 08 2025 21:25:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
520496631	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 08 2025 21:26:00	Barclays Bank Delaware, c/o Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
520496632	+ Email/Text: BarclaysBankDelaware@tsico.com	Apr 08 2025 21:26:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
520496654	Email/Text: cfcbackoffice@contfinco.com	Apr 08 2025 21:26:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
520496655	Email/Text: cfcbackoffice@contfinco.com	Apr 08 2025 21:26:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
520496634	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 08 2025 21:26:00	Continental Finance Co, Pob 8099, Newark, DE 19714
520496638	^ MEBN	Apr 08 2025 21:35:23	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520496635	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 08 2025 21:20:43	Capital One, c/o Hayt, Hayt & Landau, LLC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
520496637	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 08 2025 21:46:14	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
520505433	+ Email/PDF: ebn_ais@aisinfo.com	Apr 08 2025 21:24:05	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520496641	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 08 2025 21:35:34	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520496640	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 08 2025 21:35:03	Capital One/Costco, Po Box 30253, Salt Lake City, UT 84130-0253

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520496643	+ Email/Text: bankruptcy@cavps.com	Apr 08 2025 21:45:54	Capital One/Costco, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520496642	+ Email/Text: bankruptcy@cavps.com	Apr 08 2025 21:27:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2321
520496647	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 08 2025 21:27:00	Cavalry Portfolio Services, 500 Summit Lake, Suite 400, Valhalla, NY 10595-2321
520496648	+ Email/Text: mediamanagers@clientservices.com	Apr 08 2025 21:35:28	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
520496646	+ Email/Text: ais.chase.ebn@aisinfo.com	Apr 08 2025 21:25:00	Chase Card Services, c/o Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047
520496645	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 08 2025 21:45:51	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298
520496649	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 08 2025 21:45:52	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
520496651	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 08 2025 21:35:17	Chase Prime, PO Box 1423, Charlotte, NC 28201-1423
520496650	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 08 2025 21:35:26	Citibank/Sunoco, Po Box 6497, Sioux Falls, SD 57117-6497
520496653	+ Email/Text: bankruptcy@consumerportfolio.com	Apr 08 2025 21:35:09	Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
520496652	+ Email/Text: bankruptcy@consumerportfolio.com	Apr 08 2025 21:26:00	Consumer Portfolio Services, Inc., 19500 Jamboree Rd, Irvine, CA 92612-2437
520496656	+ Email/Text: bncnotifications@pheaa.org	Apr 08 2025 21:26:00	Consumer Portfolio Services, Inc., Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
520496659	+ Email/Text: BKPT@cfna.com	Apr 08 2025 21:26:00	Cornerstone/American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
520496658	+ Email/Text: BKPT@cfna.com	Apr 08 2025 21:25:00	Credit First National Association, Pob 81315, Cleveland, OH 44181-0315
520496660	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 08 2025 21:25:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
520496661	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 08 2025 21:24:38	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
520496663	Email/Text: mrdiscen@discover.com	Apr 08 2025 21:24:35	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
520496662	+ Email/Text: mrdiscen@discover.com	Apr 08 2025 21:25:00	Discover Financial, Pob 15316, Wilmington, DE 19850
520503913	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 08 2025 21:25:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520508267	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 08 2025 21:24:09	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520573905	+ Email/Text: bankruptcyreports@wakeassoc.com	Apr 08 2025 21:24:09	Ford Motor Credit Company, LLC c/o AIS Portfolio S, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520496667	+ Email/Text: bankruptcy@ctech-collects.com	Apr 08 2025 21:27:00	HMH-JFK JOHNSON REHAB INSTITUTE, c/o Wakefield & Associates, LLC, Po Box 58, Fort Morgan, CO 80701-0058
		Apr 08 2025 21:26:00	Hackensack University Medical Group, c/o C Tech Collections, Inc., PO Box 402, Mount Sinai, NY 11766-0402

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520496669	^ MEBN		Apr 08 2025 21:21:22	Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548
520496672	Email/Text: sbse.cio.bnc.mail@irs.gov		Apr 08 2025 21:26:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
520496673	Email/Text: BankruptcyEast@firstenergycorp.com		Apr 08 2025 21:26:00	JCP&L, PO Box 3687, Akron, OH 44309-3687
520554773	Email/Text: JCAP_BNC_Notices@jcap.com		Apr 08 2025 21:26:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520496675	Email/Text: bankruptcy.accounts@wakeassoc.com		Apr 08 2025 21:25:00	JFK Medical Center, c/o Wakefield, PO Box 50250, Knoxville, TN 37950-0250
520508975	+ Email/Text: BankruptcyEast@firstenergycorp.com		Apr 08 2025 21:26:00	Jersey Central Power & Light, 101 Crawford's Corner Road, Building 1 Suite 1-511, Holmdel NJ 07733-1976
520496677	^ MEBN		Apr 08 2025 21:19:03	Kessler Professional Services, c/o Bureau of Account Management, 3607 Rosemount Avenue, Suite 502, Camp Hill, PA 17011-6943
520505763	Email/PDF: resurgentbknotifications@resurgent.com		Apr 08 2025 21:35:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520496679	+ Email/Text: bankruptcy_notifications@ccsusa.com		Apr 08 2025 21:27:00	Laboratory Corp of America, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
520496681	+ Email/Text: EBNBKNOT@ford.com		Apr 08 2025 21:27:00	Lincoln Automotive Fin, Pob 542000, Omaha, NE 68154-8000
520496680	+ Email/Text: EBNBKNOT@ford.com		Apr 08 2025 21:27:00	Lincoln Automotive Fin, Attn: Bankructcy, Po Box 54200, Omaha, NE 68154-8000
520496682	Email/Text: camanagement@mtb.com		Apr 08 2025 21:26:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
520496683	Email/Text: camanagement@mtb.com		Apr 08 2025 21:26:00	M & T Bank, Po Box 900, Millsboro, DE 19966
520562414	Email/Text: camanagement@mtb.com		Apr 08 2025 21:26:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
520496684	^ MEBN		Apr 08 2025 21:20:16	M&T Bank, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520568577	Email/Text: mtgbk@shellpointmtg.com		Apr 08 2025 21:26:00	MEB Loan Trust II, c/o NewRez LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
520496688	Email/Text: ml-ebn@missionlane.com		Apr 08 2025 21:25:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
520496689	Email/Text: ml-ebn@missionlane.com		Apr 08 2025 21:25:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
520496695	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		Apr 08 2025 21:25:00	NJ EZPass, PO Box 4971, Trenton, NJ 08650
520568990	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		Apr 08 2025 21:25:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
520496692	+ Email/Text: bankruptcy_notifications@ccsusa.com		Apr 08 2025 21:27:00	New Jersey Ezpass, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
520496693	+ Email/Text: BankruptcyNotices@njresources.com		Apr 08 2025 21:26:00	New Jersey Natural Gas, 1415 Wycoff Road, PO Box 1378, Belmar, NJ 07719-1378
520501126	Email/Text: mtgbk@shellpointmtg.com		Apr 08 2025 21:26:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826
520496697	Email/Text: Harris@ebn.phinsolutions.com		Apr 08 2025 21:27:00	PA Turnpike Toll by Plate, c/o Harris & Harris, Ltd., 111 West Jackson Blvd, Suite 400, Chicago,

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520496696	^ MEBN	Apr 08 2025 21:20:38	IL 60604-4135
520511671	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 08 2025 21:24:38	PA Turnpike Toll by Plate, PO Box 645631, Pittsburgh, PA 15264-5254
520511647	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 08 2025 21:24:38	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
520507113	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 08 2025 21:24:09	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
520498542	Email/Text: bnc-quantum@quantum3group.com	Apr 08 2025 21:26:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
520496699	Email/Text: BankruptcyMail@questdiagnostics.com	Apr 08 2025 21:27:00	Quest Diagnostics, PO Box 740985, Cincinnati, OH 45274-0985
520496700	+ Email/Text: Bankruptcy@arstrat.com	Apr 08 2025 21:26:00	Quest Diagnostics, c/o AR Start, 14141 Southwest Fwy, Suite 300, Sugar Land, TX 77478-4630
520496702	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 08 2025 21:26:00	Specialized Loan Servicing LLC, Attn: Bankruptcy, P.O. Box 630147, Littleton, CO 80163-0147
520496703	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 08 2025 21:26:00	Specialized Loan Servicing LLC, Po Box 630147, Littleton, CO 80163-0147
520496704	+ Email/Text: BankruptcyECFMail@mccalla.com	Apr 08 2025 21:26:00	Specialized Loan Servicing LLC, c/o McCalla, Raymer, Leibert, Pierce, 485F US Highway 1 S, Suite 300, Iselin, NJ 08830-3072
520496708	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 08 2025 21:35:16	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
520496707	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 08 2025 21:46:17	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520496709	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 08 2025 21:35:05	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520496710	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 08 2025 21:24:33	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
520496711	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 08 2025 21:35:27	Synchrony Bank/Old Navy, c/o Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541-0914
520496712	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 08 2025 21:35:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520496713	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 08 2025 21:35:32	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
520496718	^ MEBN	Apr 08 2025 21:19:39	University Radiology Group PC, PO Box 999, Yorktown Heights, NY 10598-0999
520496715	Email/Text: ebn@americollect.com	Apr 08 2025 21:26:00	University Radiology Group PC, c/o Americollect, Inc., PO Box 1505, Manitowoc, WI 54221-1505
520496720	+ Email/Text: LCI@upstart.com	Apr 08 2025 21:26:00	Upstart, 2 Circle Star Way, San Carlos, CA 94070-6200
520496719	+ Email/Text: LCI@upstart.com	Apr 08 2025 21:26:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
520505157	^ MEBN	Apr 08 2025 21:20:12	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
520496721	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 08 2025 21:25:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

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520496722

+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

Apr 08 2025 21:25:00

Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225

520496723

+ Email/Text: ClericalSupport@tenagliahunt.com

Apr 08 2025 21:26:00

Wells Fargo Bank, N.A., c/o Tenaglia & Hunt, PA, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016

TOTAL: 97

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520496639	*+	Capital One, c/o Hayt, Hayt & Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
520496691	##+	Neuropsychology and Counseling Assoc., 1683 Route 88, Suite A, Brick, NJ 08724-3072

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Loss Mitigation M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bk@stewartlegalgroup.com
Robert Cameron Legg	on behalf of Joint Debtor Yvonne Herro courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Robert Cameron Legg	on behalf of Debtor Richard S. Herro Sr. courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7